

*"Families with health insurance are suffering from higher costs and less stability — many of those insured are a job loss, illness, or accident away from losing coverage altogether, putting homes, cars, dreams of college, and futures at risk. For decades, opponents of health care reform efforts have done everything in their power to preserve the status quo and prevent reform. But one thing is clear: We can't afford the status quo. We need reform that takes significant steps toward fixing our broken health care system by making insurance more affordable and accessible for families across our country. We need reform that will help families and small businesses throughout our district at a time when they are struggling with rising health insurance costs." -Rep. Ben Ray Luján*

- [Introduction](#)
- [Read America's Affordable Health Choice Act of 2009](#)
- [Ben's Principles for Health Insurance Reform](#)
- [Read Ben's Op-ed About Why We Can't Afford the Health Insurance Status Quo](#)
- [Watch Ben Discuss the Need for Health Insurance Reform and a Strong Public Option](#)
- [Watch a News Clip on Ben's Patients and Provider's Roundtable on Health Insurance Reform](#)
- [Share Your Thoughts About Health Care with Ben](#)

## Introduction

Quality health insurance coverage for all should be more than a right -- it should be a promise that we make to each other, for a healthier and better future for our families, communities, and nation.

Unfortunately, our health insurance system today is broken. Too many New Mexicans who have coverage have gone without a necessary surgery or doctor's visit because they can't afford it. Often people wait too long before seeing a doctor, only to need more extensive treatment for problems that have worsened over time because they can't afford the visit. And too many with coverage have suffered when their insurance companies refused to pay their medical bills. We must have a system driven by patients' needs, not corporate profits, empowering you and your doctor to make informed health care decisions that meet your specific needs.

America's Affordable Health Choice Act of 2009 takes significant steps toward fixing our broken

health insurance system by making insurance more affordable and accessible for families across our country.

---

[Back to Top](#)

### **Read America's Affordable Health Choice Act of 2009**

[Read the bill text \(pdf\)](#)

[Read the bill text \(html\)](#)

[Section-by-Section Analysis](#)

---

[Back to Top](#)

### **Ben's Principles for Health Insurance Reform**

Several months ago, Ben laid out his principles for health insurance reform. By following a few

important principles, we can have a desirable health care system that helps New Mexican families. The America's Affordable Health Choice Act of 2009 makes great strides towards this objective.

o **Coverage extended:** Your health needs will still be covered by insurance and your coverage can never be taken away. You won't be denied insurance based on a pre-existing condition. You won't go without coverage if your employer drops your insurance, you change jobs, or if you are out of work. If you have a pre-existing condition or lose your job, an affordable, quality program will always be available to you.

o **Reducing health care costs:** Too much is being spent on health care and it only continues to grow. The plan provides for affordability credits that assist low and moderate income individuals and families that are struggling to pay for health care, a cap on out-of-pocket spending to prevent bankruptcies, and a Health Insurance Exchange market to increase competition and prevent monopolies. It also simplifies paperwork for patients and doctors, and cracks down on fraud, abuse, and waste--so we can begin to reduce our nation's growing health care costs. The implementation of electronic medical records will help reduce errors that cost lives and ultimately reduce expenses for doctors and patients.

o **More choice:** Ben believes that, no matter what, you should have a choice of a doctor and be able to keep your plan if you prefer. Through efforts such as the Health Insurance Exchange and the public option, American families will have access to diverse health care options, allowed to select the option that best fit their lives. The Health Insurance Exchange creates a forum for individuals and small employers to shop between providers and the government option as they make these important decisions. The public option will be a much-needed new choice, especially in regions dominated by one or two private insurers. It will not be above the law, but financed through premiums received-making it subject to the same market forces and consumer protections all private insurers face.

---

[Back to Top](#)

**Read Ben's Op-ed About Why We Can't Afford the Health Insurance Status Quo**

On August 1, Ben wrote an op-ed in the Santa Fe New Mexican, discussing the need for health insurance reform and the high costs of the health insurance status quo. [Click here to read the op-ed.](#)

---

[Back to Top](#)

**Watch Ben Discuss the Need for Health Insurance Reform and a Strong Public Option**

---

[Back to Top](#)

**Watch a News Clip on Ben's Patients and Provider's Roundtable on Health Insurance Reform**

---

[Back to Top](#)

## Share Your Thoughts About Health Care with Ben

Share your thoughts about health care with Ben by completing our [Health Insurance Reform Constituent Intake Form](#) .

Please print, complete and either fax or mail the form to our office.

### Mail:

811 St. Michael's Drive Suite 104  
Santa Fe, NM 87505

### Fax:

(202) 226-1528

You can also complete our [online contact form](#) .

---

[Back to Top](#)

